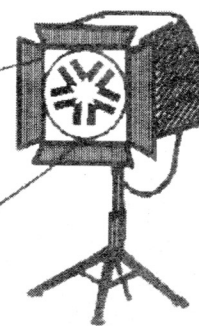


DISTRICT OF COLUMBIA OFFICE ON AGING

# Spotlight On Aging



VOLUME XX, ISSUE 9

A newsletter for D.C. Seniors

September 2005

## Celebrating Older Washingtonians and 30 years of the Office on Aging

### EXECUTIVE DIRECTOR'S MESSAGE



By E. Veronica Pace

Today's elders have witnessed a phenomenal amount of change in their families, neighborhoods and communities over their lifetimes. So much change that it is perhaps difficult for many to remember what everyday life was like for seniors locally a generation ago, before the passage in 1975 of D.C. Law 1-24.

That is the legislation passed by the District Council almost 30 years ago that established the Office on Aging. It also established the D.C. Commission on Aging to advise the Mayor, Council and the public "concerning the views and needs of the aged in the District."

Before 1975, what social services the city provided for the aged were limited, fragmented and hard to access - scattered throughout the old Department of Human Resources and in other government offices and agencies.

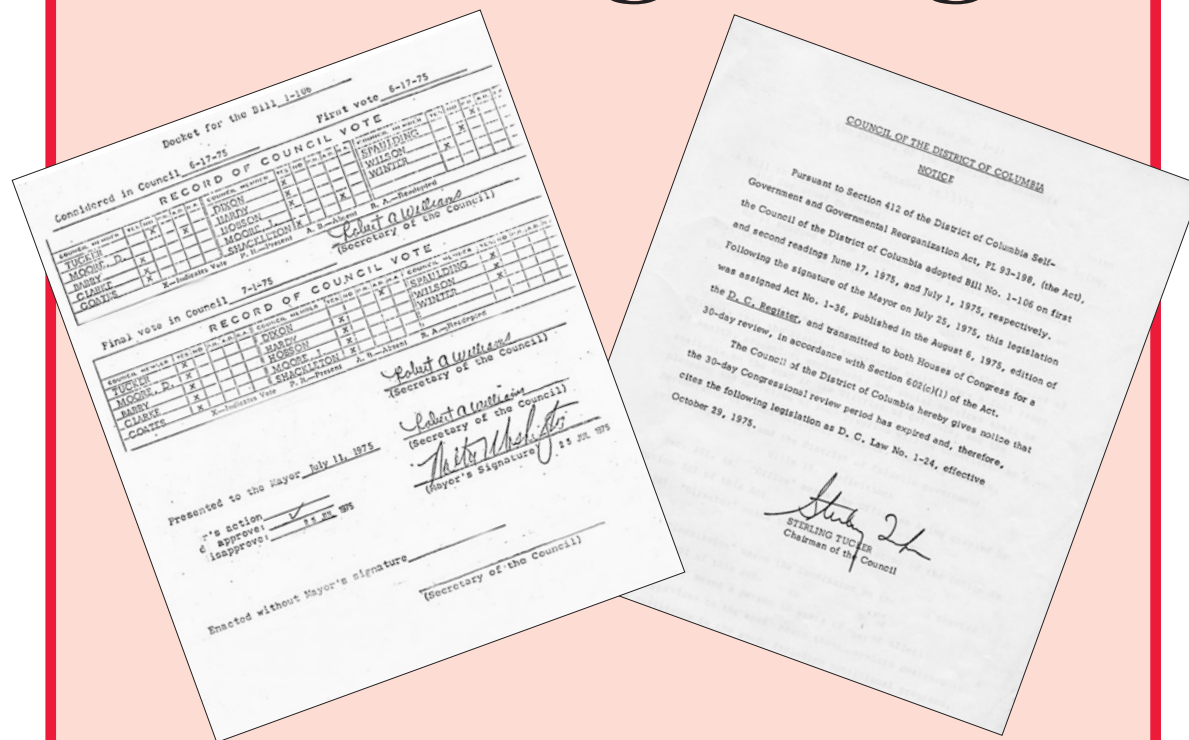
D.C. Law 1-24 mandated the intent of the Council and the ongoing mission of the Office on Aging: "...that the District government shall ensure a full range of health, education, employment and social services shall be available to the aged in the District."

Note the spirit behind the letter of the legislation: not might ensure, but shall ensure; not services might be available when social conditions become favorable for their delivery, but supportive services shall be available to the elderly.

D.C. Law 1-24 not only entitled local elders to a coordinated and comprehensive range of programs and services, it mandated the method and the means by which the services would be planned, operated and delivered; namely, through a community-based Senior Service Network, for "...such programs will be undertaken as a partnership of older citizens, families, community leaders, private agencies and the District of Columbia Government."

I am delighted as we approach the 30th anniversary with elderly Washingtonians, their families, friends, caregivers and non-profit partners from throughout the Senior Service Network, to renew again our commitment to service excellence, to the letter and to the spirit of D.C. Law 1-24.

## "In the Beginning..."



see Photo Collage on page 65

## BODYWISE 6th Annual Walk 'Round the World' Salutes Local Heroes of WWII



On Saturday October 1, the BODYWISE Senior Fitness Program Walkers will honor the late Jim Booze, former Chair of the D.C. Commission on Aging and veteran of submarine service in WWII and battleship service in the Korean War. His outstanding record of community service with the homeless and senior citizens appeared in the August edition of "Spotlight on Aging."

The walk will start on UDC's Van Ness Campus (Dennard Plaza) and pass 15 embassies/chanceries in the Department of State Enclave adjacent to the campus.

The walk will also honor Wylie W. Selden, Jr., a BODYWISE alumnus, who graduated as a Tuskegee Fighter Pilot in June 1943 and became the first African American Test Pilot in American military history.

The Tuskegee Airmen were awarded three presidential Unit Citations, 150 Distinguished Flying Crosses and Legions of Merit. Congress is currently considering legislation that would award the Congressional Gold Medal collectively to the Tuskegee Airmen.

In introducing this legislation, Sen. Carl Levin noted, "Tuskegee Airmen overcame the enormous challenges of prejudice and discrimination, succeeding despite obstacles that threatened failure. They put their lives on the line to defend rights denied them here at home."

For more information about the walk, call (202) 274-6697.

**"Come to Elderfest  
on September 8"**



GOVERNMENT OF THE DISTRICT OF COLUMBIA

ANTHONY A. WILLIAMS, MAYOR



## D.C. OFFICE ON AGING NEWSLETTER

# Medicare and My Medicines—What's Next?

By Suzanne Jackson, Director,  
Health Insurance Counseling Project

Medicare's new prescription drug benefit, called Part D, will in 2006 start covering the cost of prescription drugs for people who enroll. This is the second of three articles explaining what this new option will mean for people in the District of Columbia.

This month, we focus on people with lower incomes and limited resources, who may be able to get the new prescription drug coverage for no cost. Next month, we will consider the choices that people who already have some type of prescription drug coverage will make.

Most of the information in this month's article applies only to people living in the District of Columbia. Others

should contact their local State Health Insurance Program, or SHIP: You can find out the phone number for your local SHIP by contacting the George Washington Health Insurance Counseling Project, 202-739-0668 or toll-free, 888-638-1222.

Let's meet Mr. Adams, Mr. and Mrs. Buford, and Ms. Carver.

Mr. Adams has Medicaid as well as Medicare. He gets a Social Security check of \$780 a month. He uses his Medicaid card to get prescriptions, paying \$1 each. He has managed to hold onto a rainy-day fund of \$4,000 he saved up when he was working. His Part B premiums are paid by the government; they are not taken out of his Social Security payment.

Mr. and Mrs. Buford have Medicare Part A and B. Both get Social Security, and Mr. Buford also gets a small pension. Together, they receive \$1,600 each month in income before their Part B premiums are taken out. They have about \$6,000 in savings, and a burial account of \$3,000 that they set aside. Together, they pay over \$300 each month to get the prescriptions they need. They have had to dip into their savings a few times to pay for their medicines, as each one takes four prescriptions: two brand name and two generic.

Ms. Carver has Medicare Part A, but not Part B. She started to get Part B when she first got Medicare ten years ago, but when her rent went up, she went to Social Security and stopped Part B so that she could make ends meet. Her check is now \$1,190 a month, but she won the D.C. Lottery a few months ago and she still has about \$10,000 in savings. She has been healthy so far, knock on wood, but has an ache in her back that she knows she should get checked out. She doesn't take any prescription drugs, just lots of pain relievers for her back.

## What Medicare benefits will each person qualify for in 2006?

Mr. Adams will keep his Medicaid card, which will continue to pay for doctors' and hospital bills, but Medicaid will not pay for his prescriptions after December 31, 2005. Mr. Adams will instead get free Medicare prescription drug coverage through a private company, which will pay for his medicines. He will not be charged a monthly premium for his new prescription drug coverage. He will still pay only \$1 for each generic drug he takes. He will pay \$3 for each brand-name drug he needs.

Mr. and Mrs. Buford will qualify for free prescription drug coverage and free Part B coverage. They will not pay a monthly premium to get this coverage, and will pay only \$1 for each generic drug and \$3 for each brand-name drug that they need. Their drug costs will go down from \$3,600 a year to about \$200 a year. They will save over \$1,800 a year in Part B premiums, for a total of over \$5,000 in savings each year. A single person with a monthly income under \$1,200 and savings below \$4,000 also qualifies for these benefits.

Ms. Carver can get Medicare prescription drug coverage at a reduced monthly premium (on a sliding scale), although it will not be free. She will not be able to get free Part B coverage, however, until her savings drop below \$4,000 (she could set aside an additional \$1,500 in a burial account and still qualify). When that happens, she can apply for free Part B and free Medicare prescription drug coverage through D.C. Medicaid. Until then, if she chooses, she could use some of her savings to enroll in Part B during a general enrollment period (January through March), and apply to the Social Security Administration for lower-cost prescription drug coverage any time before May 15, 2006.

## When and where should people apply for these benefits?

Mr. Adams can call his Medicaid social worker at 202-724-5606 to see if he needs to file a new application. In October and November, Mr. Adams should call the Health Insurance Counseling Project at 202-739-0668 to find out which plan will cover the drugs that he takes. He will need to submit an application to that plan before the end of the year, to avoid being placed in a different plan by lottery.

Mr. and Mrs. Buford should call Medicaid at 202-724-5606 to get an application mailed, or go directly to a neighborhood Medicaid Service Center, or to the main Medicaid office at the Department of Human Services, at 645 H Street, N.E. They could also go to the Social Security office to apply for help with prescription drug coverage, but if they do, they will not get any help paying their Part B premiums.

The only way to get both kinds of help is to fill out an application at their local Medicaid office. Just like Mr. Adams, they should make a list of their medications and call the Health Insurance Counseling Project starting in mid-October or November to find out which plan will cover the drugs they each take. Unlike Mr. Adams, however, if they do not submit an application to a plan, they will not be enrolled at all and will not receive the extra help they could otherwise get.

Ms. Crawford could go to Social Security to apply for a subsidy to help with the price of Medicare prescription drug coverage, and to apply for Part B. She could also wait until her savings go below \$5,500 (including a burial account) and apply to D.C. Medicaid for both free prescription drug coverage and free Part B. She takes no medications now, but could choose a plan based upon price and other factors; she should call the Health Insurance Counseling Project to talk about her options.

## What kinds of documents are needed to apply through D.C. Medicaid?

- proof of income (*Social Security statement, pension statement, payroll stub*)
- proof of savings (*not needed if savings are below \$1,000*)
- proof of residence in the District (*utility bill, phone bill, lease*)
- proof of Social Security number (*any government document including the name and number, including a letter from Social Security, driver's license, or income tax forms*)

Note: If you apply by mail, be sure to send only copies of these important documents, not the originals!

## What happens if people do nothing at all?

Mr. Adams will be enrolled in a plan automatically. It may not cover the drugs that he takes, and he will need to go back to his doctor to get a prescription for different drugs, or change his plan to one that covers his drug. If he decides to change plans, he will need to fill out a new application,

See **MEDICARE** on page 66



**SAVE THE DATE AND JOIN US FOR...**

ENTERTAINMENT,  
FOOD VENDORS,  
ARTS & CRAFTS,  
GAMES, AND MUCH MORE

**THURSDAY, SEPTEMBER 8, 2005**  
10:00AM - 3:00PM

**FREEDOM PLAZA**  
On Pennsylvania Avenue,  
BETWEEN 13TH & 14TH STREETS, NW  
WASHINGTON, DC

FOR ADDITIONAL INFORMATION  
CALL: (202) 581-8100 EXT. 6  
EMAIL: info@bocoevents.com

**WE LOOK FORWARD TO SEEING YOU THERE!**



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**ANNUAL SENIOR CITIZENS FESTIVAL • WASHINGTON DC**



## D.C. OFFICE ON AGING NEWSLETTER

# "Celebrating 30 Years"



## SENIOR HOMEOWNERS New Tax Relief Is Available

By Deniece L. Fields, Esq., Christopher Appel and Zachary Silverman

As District property tax assessments skyrocket, many low-income seniors find themselves at risk of losing their homes. In June, the District Council passed tax deferral legislation proposed by the AARP Legal Counsel for the Elderly to provide relief. The measure allows D.C. homeowners age 65 or older with annual household income of less than \$50,000 to defer their property taxes as long as they live in their homes.

Upon hearing the phrase "tax deferral," many individuals fall under the misconception that they can outright avoid paying some of their taxes. That is not the case. Rather, the deferral allows individuals to delay paying their taxes until a later tax year. At that point, they must either pay the full amount — with interest — or transfer or sell their home to an individual who will make that payment.

The tax deferral will be of clear benefit to many senior homeowners. However, the answer to the question "Will it benefit me personally?" is a resounding "It depends."

### What are the benefits?

Essentially, this new bill will allow qualified senior homeowners to defer

payment of their property taxes as long as the total of those deferrals is not greater than 25 percent of the assessed value of the property in the year the homeowner requests the deferral. In other words, if John Taxpayer has a piece of property assessed at \$100,000 in 2005, he can defer the taxes as long as they do not equal or exceed \$25,000. Thus, the new bill offers considerable leeway for those who feel it is in their best interest to defer property tax payments.

Deferred taxes will accumulate interest at a non-fixed rate. This rate will be consistent with the rate charged on underpayments of federal income tax, which is equal to the federal short-term rate plus three percentage points. The rate will also be capped at 8 percent. For example, if the federal short-term rate were 2.5 percent, John Taxpayer would have to pay his deferred taxes back at 5.5 percent. If, however, the federal short-term rate were 6.5 percent, Mr. Taxpayer's rate would be capped at 8 percent.

### What are the qualifications?

There are four qualifications. First, the homeowner must apply for the deferral. Second, the homeowner must be

65 years of age or older. Third, the homeowner must occupy the property and the property must have less than five dwelling units. Next, the homeowner must own at least 50 percent or more of the property or cooperative unit. Finally, the homeowner's household adjusted gross income must be less than \$50,000.

If the homeowner files an application between October 1 and March 31 of a given tax year, the household will receive a deferral for the entire tax year. If, however, the application is filed between April 1 and September 30 of a given tax year, a deferral will only be granted for half of the property taxes for that year. Thus, it is important that the appropriate applications and forms are filled out in a timely fashion to take full advantage of the new tax deferral act.

### What to consider

Armed with the knowledge of what this new deferral plan means, its limits, and how to qualify, the decision still remains as to whether deferral is worthwhile given your specific set of circumstances.

In the simplest case, if a taxpayer does not have the income to pay prop-

erty taxes, then deferral is likely a good option. However, for those taxpayers who can afford to pay their property taxes when they first become due, the decision ultimately comes down to whether the taxpayer can earn a greater rate of return in other investments than the fluctuating deferral rate.

For example, a taxpayer would not want to sell any investments or stock earning a higher return to pay off property taxes, and would benefit from deferment even though he or she currently has the ability to pay off the taxes. In contrast, a person who earns a lower rate of return than the deferral interest rate - say from a personal savings account - would benefit more from paying taxes in the tax year they become due.

### When does the law take effect?

This new legislation takes effect in the next tax year, and seniors should look for notices in the media and through the DC Council's office. Additionally, any seniors with questions about the real property tax deferral option, their eligibility or the application process can call AARP Legal Counsel for the Elderly at 202-434-2120.



**D.C. OFFICE ON AGING NEWSLETTER**

# Community Calendar

## September events

**3rd • 12:30 p.m.**

Join the United Planning Organization's Weekend Nutrition Program for a "Nutrition Bingo Party" and win nutritious prizes. The party will be at 1649 Good Hope Rd., S.E. Call 202-610-5857 or 5900 for more information.

**15th • 11 a.m. to noon**

Lydia Williams from AARP's Legal Counsel for the Elderly will discuss the choices seniors have in the housing market and will explain what you need to be aware of when signing a contract with an assisted living facility.

**15th • 1 to 3 p.m.**

IONA's Reminiscence Group gives seniors an opportunity to get together to discuss a wide variety of interesting topics. For more information, call 202-895-9448. IONA is located at 4125 Albemarle St., N.W.

**16th • 7:30 a.m.**

The Washington Seniors Wellness Center hosts its 5th annual "1-2-3 Mile Walk-a-Thon." Registration begins at 7:30 a.m. Contact fitness trainer Vanessa Williams-Harvin at 202-581-9355 for more information. The center is located at 3001 Alabama Ave., S.E.

**18th • 10 a.m. to 3 p.m.**

Join the United Planning Organization's Weekend Nutrition Program for a jazz lunch. Dine while listening to famous jazz artists on CDs. The lunch will

be at 1649 Good Hope Rd., S.E. Call 202-610-5857 or 5900 for more information.

**21st • 10 a.m. to 2 p.m.**

The Greater Washington Urban League, Division of Aging and Health Services will host a safety fair at Edgewood Apartments, 635 Edgewood St., N.E. The police and fire departments will offer safety tips. Call Vivian Grayton for reservations at 202-529-8701.

**24th • 11 a.m. to 4 p.m.**

IONA Senior Services will celebrate 30 years of service at its second annual Harvest Open House for the whole community. There will be a senior art show, nutrition workshops, health screenings, door prizes and a raffle drawing. There will also be a special "Trash or Treasure?" appraisal program for those who bring items for an informal valuation by a team of experts (up to 3 items for a \$10 donation to IONA). All events except the appraisals are free. IONA is located at 4125 Albemarle St., N.W. Call 202-966-1055 for more information.

**24th • 12:30 p.m.**

The Upper Room Baptist Church senior citizens present their 13th annual luncheon, fashion show, and arts and craft show. It is open to all ages. The donation is \$20 (\$10 for those 12 and under). The church is located at 60 Burns St., N.E. For more information, call Dr. Wilhelmina C. Carey, 202-396-7351.

**26th • 1 to 4 p.m.**

Join IONA's "Yoga for Your Bones" workshop for those diagnosed with or at risk for osteoporosis.

Deborah Dougherty will discuss key factors in bone depletion and will explain how to build stronger bones through diet and yoga. IONA is located at 4125 Albemarle St., N.W. Call 202-966-1055 for more information.

**29th • 2:30 to 3:30 p.m.**

Nurse Carol Kaplun of IONA Senior Services gives a comprehensive overview of how the brain works and the causes of memory loss in a seminar called "Boosting Your Brain: Strategies for Maintaining Memory." She will explain how memory loss is measured, how diet and exercise benefit the brain and what techniques you can use to improve memory. IONA is located at 4125 Albemarle St., N.W. Call 202-966-1055 for more information.

**30th • 11:30 a.m.**

Can you sing, dance, act or play an instrument? If so, consider taking part in the 4th annual "Senior Art Tea." To present an act or purchase a \$2 ticket, call 202-581-9355. The center is located at 3001 Alabama Ave., S.E.

## Ongoing

**All month long**

To usher in autumn and new beginnings, seniors at the Phillip T. Johnson Senior center will be challenged to search the media, call friends and ask young relatives for good news throughout the month of September. For more information, call Robinette Livingston at 202-584-4431.

## VOLUNTEERS NEEDED PREVENTION OF TYPE 2 DIABETES RESEARCH STUDY

You may be eligible to take part in this research study if you are:  
Overweight, 18 years or older, do not have type 1 or type 2 diabetes  
and have one or more risk factors for diabetes:

- ☐ A family member with diabetes
- ☐ High blood pressure or high cholesterol
- ☐ Had a baby weighing more than 9 pounds at birth
- ☐ Had diabetes during your pregnancy
- ☐ Minority race

Participants will receive study-related medical supervision, physical exams, lab services, tests and study medication at no charge.

For more information 202-444-4779

Georgetown University  
Medical Center



## MEDICARE

*Continued from page 64*

and it will take some time to get into the new plan.

Mr. and Mrs. Buford will miss the opportunity to save on prescription drugs and to get their Medicare Part B premiums paid.

Ms. Carver will continue to have no doctors' insurance and no prescription drug coverage. If she becomes sick, or her back gets worse, she could be forced to use her savings to pay for any treatments and medicines she needs.

**What if my income or my savings are higher than the examples here?**

If you live in the District of Columbia, call the Health Insurance Counseling Project to find out whether buying Medicare prescription drug coverage is right for you. It is important to make an informed decision, and not put it off until the last minute.

## SPOTLIGHT ON AGING

Spotlight On Aging is published by the Information Office of the D.C. Office on Aging for D.C. senior residents.

Advertising contained in the Senior Beacon is not endorsed by the D.C. Office on Aging or by the publisher.

441 4th St., N.W., 9th Floor, Washington, D.C. 20001  
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Darlene Nowlin, **Editor**

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Sexual harassment is a form of sex discrimination which is prohibited by the Act. In addition, harassment based on any of the above protected categories is prohibited by the Act. Discrimination in violation of the Act will not be tolerated. Violators will be subjected to disciplinary action.

The Office on Aging is in partnership with the District of Columbia Recycling Program.

## SEEKING CENTENARIANS

If you or someone you know is 100 years of age or older, please contact the Office on Aging to register them so that they may be honored by the Mayor and the Office on Aging. The person should be a resident of the District of Columbia and have turned 100 by **September 30**.

Call **202-724-5626** to register centenarians.